

EXHIBIT F

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May 7, 2008

VIA FACSIMILE AND FIRST CLASS MAIL

Ron Bochner, Esq.
Law Offices of Ron Bochner
3333 Bowers Ave., Suite 130
Santa Clara, CA 95054

Re: *Howard v. Wells Fargo Financial Missouri, Inc., et al.*
United States District Court, Northern District of California, Case No. C07-05881

Dear Mr. Bochner:

I am following up on Wells Fargo's efforts to meet and confer regarding discovery issues between the parties. On April 28, 2008 you sent a six page meet and confer letter outlining issues with Wells Fargo's discovery responses. A week later, on May 5, 2008, I sent an email to you requesting a date and time upon which you would be available to discuss the issues outlined in your letter. As of the date of this letter, we have not received a response. Pursuant to Civil L.R. 37-1(a) and Judge Laporte's "Order Re Discovery Procedures," you are required to "confer in good faith with opposing counsel in an effort to resolve the dispute without court action."

Certain issues raised in your meet and confer letter can be resolved by Wells Fargo providing supplemental responses and producing further documents. For example, plaintiff's document requests no. 14, 15, and 16 seek policy manuals and procedures. To date we have produced these documents for the credit dispute resolution department, which are bates numbered WFF/RH 0085 through WFF/RH 0092. We have recently received further policies and procedures from the fraud department and will be producing those.

However, there are numerous other issues raised in your meet and confer letter which require a conference. The objections contained therein are not "boilerplate objections." For example, plaintiff's requests for admission No. 5, 6, 7, and 8 are vague and ambiguous. Also, a number of documents requests are overbroad and beyond the scope of discovery for this action; we would like to reach an agreement with plaintiff to narrow these requests.

Rather than discussing the plethora of issues through written correspondence, the parties should confer, in person or via telephone, in an effort to resolve these discovery issues. We are aware of the possibility that there will be areas of discovery that the parties will not be able to resolve through the meet and confer process. But at a minimum, we can (and in fact are required to) make an effort to narrow the issues for the Court to decide on any potential motion to compel.

Ron Bochner, Esq.
May 7, 2008
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Please advise us if you would prefer to confer via telephone or in person. Also, please let us know of available dates and times upon which this conference could take place. If you continue to refuse to make yourself available to discuss these issues, our first point in opposing any motion to compel plaintiff might file will be that plaintiff has failed to meet and confer in good faith as required. We look forward to speaking with you.

Thank you for your consideration.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'P. H. Bales', with a stylized, flowing script.

Peter H. Bales

PHB:pb

*** TX REPORT ***

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PLEASE CALL Peter H. Bales AT THE NUMBER LISTED ABOVE.

DATE: May 7, 2008

TIME: 3:35 PM

Sent By: Angelina Thompson
Legal Secretary to Peter H. Bales

TO: Ron K. Bochner, Esq. FAX # (510) 740-3699 PHONE # (408) 200-9890

FROM: Peter H. Bales

RE: Howard v. Wells Fargo Financial Missouri, Inc.

CLIENT NAME/NUMBER: 07515.0096

SENDER'S ID NUMBER: 9180

MESSAGE:

Please see correspondence dated May 7, 2008.